

Investment Options

at a glance

Current performance may be lower or higher than performance data shown. Performance data quoted represents past performance and is not a guarantee or prediction of future results. For performance data current to the most recent month-end, please visit the Oklahoma Pathfinder website (www.okpathfinder.com). The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost. Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus and summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. For this and other important information, please obtain the mutual fund prospectus and disclosure documents from the Oklahoma Pathfinder website (www.okpathfinder.com) or by calling the voice response system at 1-844-4-OK-PATH, or 1-844-465-7284. For prospectuses on Self-Directed Brokerage, contact TD AMERITRADE at (866) 766-4015. Read them carefully before investing.

	Average Annualized Return Month End as of 4/30/2024 ¹						
Investment Option	YTD	1 Year	3 Years	5 Years	10 Year/ Since Inception ⁷	Expense Ratio ⁸	Inception Date
Target Date ^{9,10}							
Vanguard Target Retirement 2020 Trust II	0.39%	6.95%	0.42%	4.74%	5.37%	0.07%	02-29-08
Vanguard Target Retirement 2030 Trust II	1.43%	10.27%	1.38%	6.28%	6.57%	0.07%	02-29-08
Vanguard Target Retirement 2040 Trust II	2.42%	12.85%	2.42%	7.69%	7.62%	0.07%	02-29-08
Vanguard Target Retirement 2050 Trust II	3.24%	14.96%	3.23%	8.63%	8.16%	0.07%	02-29-08
Vanguard Target Retirement 2060 Trust II	3.24%	14.95%	3.24%	8.65%	8.17%	0.07%	03-01-12
Bond ²							
T. Rowe Price Instl High Yield Fund	-0.15%	8.68%	1.45%	3.45%	3.92%	0.50%	05-31-02
BNYM Mellon NSL Aggregate Bond Instl	-3.32%	-1.55%	-3.60%	-0.24%	0.85%	0.04%	11-03-15
<i>Bloomberg U.S. Aggregate Bond Index</i> ^{3,4,11}	-3.28%	-1.47%	-3.54%	-0.16%	1.20%	N/A	N/A
Balanced ¹⁰							
Vanguard Balanced Index Fund – Instl	1.89%	12.48%	2.40%	7.53%	7.69%	0.06%	12-01-00
<i>Balanced Composite Index (50% S&P500® Index, 40% Barclays Capital Aggregate Bond Index, 10% MSCI EAFE Index)</i> ^{3,4,11}	2.02%	11.67%	2.90%	7.15%	7.12%	N/A	N/A
Large-Cap							
American Century Disciplined Core Value I	5.07%	15.84%	2.55%	8.35%	8.60%	0.46%	01-28-98
iShares S&P 500 Index K Fund	6.02%	22.61%	8.03%	13.16%	12.38%	0.03%	07-30-93
T. Rowe Price Blue Chip Growth Fund	9.56%	37.43%	3.08%	11.39%	13.83%	0.70%	06-30-93
<i>S&P 500® Index</i> ^{3,4,11}	6.04%	22.66%	8.06%	13.19%	12.41%	N/A	N/A
Mid-Cap ⁵							
Vanguard Selected Value Investor	0.62%	19.51%	7.09%	11.55%	8.68%	0.43%	02-15-96
Baird Mid Cap Growth SMA	-3.82%	4.86%	N/A	N/A	1.21%	0.73%	08-05-22
<i>S&P Mid-Cap 400® Index</i> ^{3,4,11}	3.33%	16.82%	3.25%	9.47%	9.48%	N/A	N/A
Small-Cap ⁵							
BlackRock Advantage Small Cap Growth Instl	0.32%	15.48%	-5.00%	6.33%	7.79%	0.82%	09-14-93
Janus Henderson Small Cap Value Fund N	0.89%	16.45%	2.22%	5.06%	7.02%	0.57%	05-31-12
BNYM Mellon NSL Small Cap Stock Instl	-2.23%	13.29%	-3.19%	5.84%	7.59%	0.04%	11-03-15
<i>Russell 2000® Index</i> ^{3,4,11}	-2.22%	13.32%	-3.18%	5.83%	7.22%	N/A	N/A
International ⁶							
T. Rowe Price Emerging Markets Stock Fund	-2.66%	-3.22%	-12.37%	-2.68%	1.98%	1.16%	03-31-95
BNYM Mellon NSL ACWI ex-U.S. Instl	2.82%	9.30%	0.42%	5.14%	5.71%	0.07%	11-03-15
American Funds EuroPacific Growth Fund A	4.44%	8.88%	-2.59%	5.32%	4.94%	0.84%	04-16-84
<i>MSCI EAFE Index</i> ^{3,4,11}	3.08%	9.28%	2.86%	6.18%	4.38%	N/A	N/A
Stable Value Option Rate for 2nd Quarter 2024: 2.30% (Stable Value Fund)							

Oklahoma Pathfinder 401(a) Plan Investment Option Performance *(continued)*

Investment Option	Average Annualized Return Quarter End as of 3/28/2023 ¹					Expense Ratio ⁸	Inception Date
	YTD	1 Year	3 Years	5 Years	10 Year/ Since Inception ⁷		
Target Date ^{9,10}							
Vanguard Target Retirement 2020 Trust II	2.83%	10.41%	2.02%	5.63%	5.68%	0.07%	02-29-08
Vanguard Target Retirement 2030 Trust II	4.55%	14.82%	3.43%	7.44%	6.95%	0.07%	02-29-08
Vanguard Target Retirement 2040 Trust II	5.81%	17.93%	4.75%	9.02%	8.02%	0.07%	02-29-08
Vanguard Target Retirement 2050 Trust II	6.87%	20.50%	5.75%	10.06%	8.59%	0.07%	02-29-08
Vanguard Target Retirement 2060 Trust II	6.86%	20.46%	5.77%	10.07%	8.59%	0.07%	03-01-12
Bond ²							
T. Rowe Price Instl High Yield Fund	0.86%	10.78%	2.18%	3.98%	4.09%	0.50%	05-31-02
BNYM Mellon NSL Aggregate Bond Instl	-0.80%	1.61%	-2.52%	0.27%	1.17%	0.04%	11-03-15
<i>Bloomberg U.S. Aggregate Bond Index^{3,4,11}</i>	-0.78%	1.70%	-2.46%	0.36%	1.54%	N/A	N/A
Balanced ¹⁰							
Vanguard Balanced Index Fund – Instl	5.72%	17.75%	4.86%	8.84%	8.12%	0.06%	12-01-00
<i>Balanced Composite Index (50% S&P500® Index, 40% Barclays Capital Aggregate Bond Index, 10% MSCI EAFE Index)^{3,4,11}</i>	5.55%	17.15%	5.24%	8.40%	7.58%	N/A	N/A
Large-Cap							
American Century Disciplined Core Value I	10.58%	21.71%	5.42%	10.06%	9.27%	0.46%	01-28-98
iShares S&P 500 Index K Fund	10.54%	29.82%	11.45%	15.02%	12.93%	0.03%	07-30-93
T. Rowe Price Blue Chip Growth Fund	14.05%	46.34%	7.01%	13.16%	14.05%	0.71%	06-30-93
<i>S&P 500® Index^{3,4,11}</i>	10.56%	29.88%	11.49%	15.05%	12.96%	N/A	N/A
Mid-Cap ⁵							
Vanguard Selected Value Investor	7.82%	29.34%	11.29%	14.15%	9.37%	0.43%	02-15-96
Baird Mid Cap Growth SMA	4.75%	13.23%	N/A	N/A	6.66%	0.73%	08-05-22
<i>S&P Mid-Cap 400® Index^{3,4,11}</i>	9.95%	23.33%	6.96%	11.71%	9.99%	N/A	N/A
Small-Cap ⁵							
BlackRock Advantage Small Cap Growth Instl	8.17%	21.78%	-1.58%	8.55%	8.11%	0.82%	09-14-93
Janus Henderson Small Cap Value Fund N	6.21%	19.54%	5.04%	7.04%	7.27%	0.57%	05-31-12
BNYM Mellon NSL Small Cap Stock Instl	5.18%	19.68%	-0.12%	8.12%	8.61%	0.04%	11-03-15
<i>Russell 2000® Index^{3,4,11}</i>	5.18%	19.71%	-0.10%	8.11%	7.58%	N/A	N/A
International ⁶							
T. Rowe Price Emerging Markets Stock Fund	-0.43%	-3.71%	-11.73%	-1.83%	2.30%	1.16%	03-31-95
BNYM Mellon NSL ACWI ex-U.S. Instl	4.57%	13.13%	1.97%	6.05%	5.99%	0.07%	11-03-15
American Funds EuroPacific Growth Fund A	7.37%	13.07%	-0.52%	6.53%	5.21%	0.84%	04-16-84
<i>MSCI EAFE Index^{3,4,11}</i>	5.78%	15.32%	4.78%	7.33%	4.80%	N/A	N/A
Stable Value Option Rate for 1st Quarter 2024: 2.30% (Stable Value Fund)							

Oklahoma Pathfinder 401(a) Plan Investment Option Performance (continued)

	Calendar Year ¹					Inception Date of Option
Investment Option	2023	2022	2021	2020	2019	
Target Date ^{9,10}						
Vanguard Target Retirement 2020 Trust II	12.52%	-14.14%	8.29%	12.09%	17.69%	02-29-08
Vanguard Target Retirement 2030 Trust II	16.03%	-16.16%	11.52%	14.10%	21.14%	02-29-08
Vanguard Target Retirement 2040 Trust II	18.37%	-16.94%	14.74%	15.44%	23.93%	02-29-08
Vanguard Target Retirement 2050 Trust II	20.22%	-17.45%	16.59%	16.33%	25.05%	02-29-08
Vanguard Target Retirement 2060 Trust II	20.23%	-17.41%	16.56%	16.50%	25.09%	03-01-12
Bond ²						
T. Rowe Price Instl High Yield Fund	13.92%	-11.19%	5.45%	4.90%	14.92%	05-31-02
BNYM Mellon NSL Aggregate Bond Instl	5.47%	-13.01%	-1.72%	7.40%	8.60%	11-03-15
Balanced ¹⁰						
Vanguard Balanced Index Fund – Inst ‘1	17.58%	-16.87%	14.20%	16.41%	21.79%	12-01-00
Large-Cap						
American Century Disciplined Core Value I	8.67%	-12.43%	23.93%	12.11%	24.26%	01-28-98
iShares S&P 500 Index K Fund ⁴	26.24%	-18.13%	28.65%	18.43%	31.43%	07-02-93
T. Rowe Price Blue Chip Growth Fund	49.36%	-38.60%	17.70%	34.73%	29.97%	06-30-93
Mid-Cap ⁵						
Vanguard Selected Value Investor	25.33%	-7.44%	27.75%	5.85%	29.54%	02-15-96
Baird Mid Cap Growth SMA	20.48%	N/A	N/A	N/A	N/A	08-05-22
Small-Cap ⁵						
BlackRock Advantage Small Cap Growth Instl	18.73%	-24.94%	3.56%	33.40%	33.87%	09-14-93
Janus Henderson Small Cap Value Fund N	13.42%	-9.69%	22.85%	-6.57%	26.31%	05-31-12
BNYM Mellon Small Cap Stock Instl	16.94%	-20.46%	14.79%	20.09%	25.52%	11-03-15
International ⁶						
American Funds EuroPacific Growth Fund A	2.06%	-23.02%	2.50%	24.80%	26.95%	04-16-84
T. Rowe Price Emerging Markets Stock Fund	15.76%	-23.36%	-10.46%	17.63%	26.49%	03-31-95
BNYM Mellon NSL ACWI ex-U.S. Instl	15.60%	-15.93%	7.95%	10.74%	21.63%	11-03-15

Funds may impose redemption fees, and/or transfer restrictions, on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund's prospectus and/or disclosure documents. Although data is gathered from reliable sources, including but not limited to Morningstar, Inc., the completeness or accuracy of the data shown cannot be guaranteed. All information is the most current as it provided by the data source. Where data obtained from Morningstar, ©2024 Morningstar, Inc. All rights reserved. The data: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results

1 The average annual and calendar year returns for the mutual funds reflect actual total returns for each fund, net of fund operating expenses, but do not reflect the plan administrative fee charged by Empower, which would further reduce the returns shown. Past performance is not an indication or prediction of future investment results.

2 Bond prices generally fall when interest rates rise (and vice versa) and are subject to risks, including changes in credit quality, market valuations, inflation, liquidity and default. High-yield bonds have a greater risk of default.

3 The S&P 500® Index is an unmanaged index considered indicative of the domestic Large-Cap equity market and the S&P MidCap 400® Index is an unmanaged index considered indicative of the domestic Mid-Cap equity market, both of which are registered trademarks of Standard & Poor's Financial Services LLC. The MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada, and Bloomberg U.S. Aggregate Bond Index is a broad bond index covering most U.S. traded bonds and some foreign bonds traded in the U.S. The Russell 2000® Index is a trademark of the Frank Russell Company and measures the performance of the small-cap segment of the U.S. equity universe. These indices are for comparison use only.

4 A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of an Index Fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.

5 Equity securities of small and mid-sized companies may be more volatile than securities of larger, more established companies.

6 Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.

7 3, 5, and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception.

8 Actual fund operating expenses may be less if the fund currently offers a waiver or reimbursement of a portion of this expense.

9 The date in the name of the target date fund is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.

10 Asset allocation funds may be subject to operating expenses for the fund and for each underlying fund.

11 The benchmark index provided is intended to be representative of the asset class as a whole. The fund's actual benchmark may differ. See the prospectus or disclosure document for the fund's specific benchmark.

INVESTMENT OPTION INFORMATION

For the most current information, see the prospectus and disclosure documents.

Target Date^{9,10}

Vanguard Target Retirement 2020 Trust II

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy: Target Retirement 2020 Trust Plus is an asset allocation strategy designed for investors planning to retire between 2018 and 2022. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Short-Term Inflation-Protected Securities Index Fund, and Total International Stock Index Fund.

Vanguard Target Retirement 2030 Trust II

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy: Target Retirement 2030 Trust uses an asset allocation strategy designed for investors planning to retire between 2028 and 2032. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.

Vanguard Target Retirement 2040 Trust II

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy: Target Retirement 2040 Trust uses an asset allocation strategy designed for investors planning to retire between 2038 and 2042. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.

Vanguard Target Retirement 2050 Trust II

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy: Target Retirement 2050 Trust uses an asset allocation strategy designed for investors planning to retire between 2048 and 2052. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.

Vanguard Target Retirement 2060 Trust II

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy: Target Retirement 2060 Trust uses an asset allocation strategy designed for investors planning to retire between 2058 and 2062. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.

Bond²

T. Rowe Price Institutional High Yield Fund

Objective: The Fund seeks high current income and, secondarily, capital appreciation.

Strategy: The fund normally invests at least 80% of its net assets (including any borrowings for investment purposes) in a widely diversified portfolio of high yield corporate bonds, often called "junk" bonds, as well as income-producing convertible securities and preferred stocks that are rated below investment grade or not rated by any major credit rating agency but deemed to be below investment grade by T. Rowe Price.

BNYM Mellon NSL Aggregate Bond Institutional Fund

Objective: The Fund seeks to match the performance and overall characteristics of the Bloomberg U.S. Aggregate Bond Index ("Index") in a risk-controlled, cost-effective manner.

Strategy: The Fund's approach to quality indexing aims to minimize tracking error, manage transaction costs and utilize a stratified sampling approach. The Fund will principally invest in other affiliated bank collective funds, debt securities of U.S. corporations and the U.S. government, its agencies and instrumentalities, including mortgage-related and asset backed securities. In meeting this objective, the Fund may invest in securities (including those issued through private placements) and a combination of other collective funds that together are designed to track the performance of the Index.

INVESTMENT OPTION INFORMATION *(continued)*

Balanced¹⁰

Vanguard Balanced Index Fund Institutional Shares

Objective: The investment seeks to track the performance of a benchmark index that measures the investment return of the overall U.S. stock market with 60% of its assets.

Strategy: The fund seeks to track the performance of a broad, market-weighted bond index with 40% of its assets. The fund employs an indexing investment approach designed to track the performance of two benchmark indexes. With approximately 60% of its assets, the fund seeks to track the investment performance of the CRSP US Total Market Index. With approximately 40% of its assets, the fund seeks to track the investment performance of the Bloomberg U.S. Aggregate Float Adjusted Index.

Large-Cap

American Century Disciplined Core Value I

Objective: The Fund seeks long-term capital growth by investing in common stocks. Income is a secondary objective.

Strategy: The managers use a technique called portfolio optimization. In portfolio optimization, the managers use a quantitative model to build a portfolio of stocks that they believe will provide the optimal balance between risk and expected return. The goal is to create a fund that provides better returns than its benchmark without taking on significant additional risk. In building the fund's portfolio, the portfolio managers also attempt to create a dividend yield for the Fund that will be greater than that of the S&P 500® Index.

iShares S&P 500 Index K Fund⁴

Objective: The investment seeks to provide investment results that correspond to the total return performance of publicly traded common stocks in the aggregate, as represented by the Standard & Poor's 500(R) Index.

Strategy: The fund is a "feeder" fund that invests all of its assets in the Master Portfolio of MIP, which has the same investment objective and strategies as the fund. At least 90% of the value of the fund's assets is invested in securities comprising the S&P 500 Index. The percentage of the fund's assets invested in a given stock is approximately the same as the percentage such stock represents in the S&P 500 Index.

T. Rowe Price Blue Chip Growth Fund

Objective: The investment seeks long-term capital growth; income is a secondary objective.

Strategy: The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of large and medium-sized blue chip growth companies. It focuses on companies with leading market positions, seasoned management, and strong financial fundamentals.

Mid-Cap⁵

Vanguard Selected Value Investor Fund

Objective: The Fund seeks long-term capital appreciation and income.

Strategy: The fund invests mainly in the stocks of mid-size U.S. companies, choosing stocks considered by an advisor to be undervalued. Undervalued stocks are generally those that are out of favor with investors and are trading at prices that the advisor believes are below average in relation to measures such as earnings and book value. These stocks often have above-average dividend yields. It uses multiple investment advisors.

BAIRD MID CAP GROWTH SMA

Objective: The investment seeks long-term growth of capital.

Strategy: The fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in the equity securities of U.S. and foreign mid-capitalization companies, principally common stocks, preferred stocks, securities convertible into common stocks and American Depositary Receipts ("ADRs") that are traded on major U.S. exchanges. Although the fund principally invests in U.S. companies, the fund may invest up to 15% of its total assets in equity securities (consisting of common stocks, ordinary shares and ADRs) of foreign companies.

INVESTMENT OPTION INFORMATION *(continued)*

Small-Cap⁵

BlackRock Advantage Small Cap Growth Fund Institutional Shares

Objective: The Fund seeks long-term capital appreciation.

Strategy: The fund will invest at least 80% of its net assets (plus any borrowings for investment purposes) in equity securities of small cap companies and at least 80% of its net assets (plus any borrowings for investment purposes) in securities or instruments of issuers located in the United States. The advisor defines these companies as those with market capitalizations, at the time of the fund's investment, comparable in size to the companies in the Russell 2000® Growth Index. From time to time it may invest in shares of companies through "new issues" or initial public offerings ("IPOs").

Janus Henderson Small Cap Value N Fund

Objective: The Fund seeks capital appreciation.

Strategy: The Fund pursues its investment objective by investing primarily in the common stocks of small companies whose stock prices are believed to be undervalued by the fund's portfolio managers. It invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in equity securities of small companies whose market capitalization, at the time of initial purchase, is less than the 12-month average of the maximum market capitalization for companies included in the Russell 2000® Value Index. The fund may invest up to 20% of its net assets in cash or similar investments.

BNYM Mellon NSL Small Cap Stock Institutional Fund

Objective: The Fund seeks to match the performance and overall characteristics of the Russell 2000® Index in a risk-controlled, cost-effective manner.

Strategy: The Fund's approach to quality indexing aims to minimize tracking error, manage transaction costs and replicate the majority of the index and sample from the remaining smaller securities. The assets of the Fund may be invested in securities, exchange-traded/mutual funds, and a combination of other affiliated bank collective funds that together are designed to track the performance of the Index. The Fund will principally invest in other affiliated bank collective funds and equity securities, including common stock of U.S. companies.

International⁶

American Funds EuroPacific Growth Fund A

Objective: The fund's investment objective is to provide long-term growth of capital.

Strategy: The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin.

T. Rowe Price Emerging Markets Stock Fund

Objective: The Fund seeks long-term growth of capital through investments primarily in the common stocks of companies located (or with primary operations) in emerging markets.

Strategy: The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in emerging market companies. It may purchase the stocks of companies of any size.

BNYM Mellon NSL ACWI ex-U.S. Institutional Fund

Objective: The Fund seeks to match the performance and overall characteristics of the MSCI ACWI ex-U.S. Index ("Index") in a risk-controlled, cost-effective manner.

Strategy: The Fund's approach to quality indexing aims to minimize tracking error, manage transaction costs and replicate the majority of the index and sample from the remaining securities that have higher trading costs and market constraints. The Fund will principally invest in a combination of other affiliated bank collective funds, equity securities and derivatives, including common stock of foreign companies, depository receipts, financial futures and over-the-counter derivatives that represent developed and emerging market equity securities. Exchange traded funds and derivatives may be used to gain exposure in countries where direct investment is infeasible or cost prohibitive and for other purposes that facilitate meeting the Fund's objective.

INVESTMENT OPTION INFORMATION *(continued)*

Stable Value

Stable Value Fund

Objective: The Stable Value Fund seeks to provide a stable rate of return with principal preservation and liquidity as primary objectives.

Self-Directed Brokerage Option

TD AMERITRADE Mutual Fund Window— Allows you to select from other mutual funds through TD AMERITRADE. The Self-Directed Brokerage Option (SDB option) is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments contained in the SDB option. These securities are not offered through Empower Financial Services, Inc. (For additional information regarding this option, contact a TD AMERITRADE representative at (866) 766-4015.)

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